

**Information to identify the case:**Debtor 1 **Herbert Allen Gears**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2956**EIN **46-2112340, 82-3351274, 81-2822648, 83-3245691**Debtor 2 **Liliana D. Gears**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0718**EIN **46-2112340, 82-3351274, 81-2822648, 83-3245691**United States Bankruptcy Court **Northern District of Texas**Date case filed for chapter **7 8/26/19**Case number: **19-32814-sgj7****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Herbert Allen Gears	Liliana D. Gears
2. All other names used in the last 8 years	dba Lyle Allen and Associates, fdba Texas C-Bar Premium Cigars, fdba Texas Premium Cigar Bar, fdba Los Colinas Urban Center Owners Assn	aka Liliana D. Williams, dba Lyle Allen and Associates, fdba Texas Premium Cigar Bar, fdba Las Colinas Urban Center Owners Assn., fdba Texas C-Bar Premium Cigars
3. Address	P.O. Box 140863 Irving, TX 75062	P.O. Box 140863 Irving, TX 75062
4. Debtor's attorney Name and address	Herbert Allen Gears P.O. Box 140863 Irving, TX 75062	Contact Phone: 214-676-1912 Email: NONE
5. Bankruptcy trustee Name and address	Diane G. Reed 501 N. College Street Waxahachie, TX 75165	Contact Phone: (972) 938-7334 Email: dgtrustee@bcylawyers.com

For more information, see page 2 &gt;

Debtor **Herbert Allen Gears** and **Liliana D. Gears**Case number **19-32814-sgj7**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	1100 Commerce Street Room 1254 Dallas, TX 75242	Hours open: Mon.–Fri 8:30–4:30  Contact Phone: 214–753–2000  Date: 8/26/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>September 23, 2019 at 10:40 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Office of the U.S. Trustee, 1100 Commerce St., Rm 524, Dallas, TX 75242</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 11/22/19</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court  
Northern District of TexasIn re:  
Herbert Allen Gears  
Liliana D. Gears  
DebtorsCase No. 19-32814-sgj  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0539-3

User: mmathews  
Form ID: 309APage 1 of 2  
Total Noticed: 23

Date Rcvd: Aug 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2019.

db/jdb	+Herbert Allen Gears, Liliana D. Gears, P.O. Box 140863, Irving, TX 75014-0863
18702545	+Bank of America, P.O. Box 15284, Wilmington, DE 19850-5284
18702540	+Casen Martin, 1631 W. Rochelle, Irving, TX 75062-5331
18702547	+Children's Dental Center, 8870 N. MacArthur Blvd., Irving, TX 75063-7833
18702554	+Midland Credit, 2635 Northside Drive, San Diego, CA 92108
18702560	+Texas Ethics Commission, P.O. Box 12070, Capitol Station, Austin, TX 78711-2070
18702556	+Time Warner, P.O. Box 1391, Southgate, MI 48195-0391
18702557	+Toyota Financial, 5450 N.W. Central, Houston, TX 77092-2017
18702559	+Zales, P.O. Box 6403, Sioux Falls, SD 57117-6403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: BDGRED Aug 27 2019 03:28:00	Diane G. Reed, 501 N. College Street, Waxahachie, TX 75165-3361
18702544	+EDI: AMEREXPR.COM Aug 27 2019 03:28:00	American Express Centurion Bank, P.O. Box 650448, Dallas, TX 75265-0448
18702549	+EDI: BANKAMER.COM Aug 27 2019 03:28:00	Bank of America, P.O. Box 851001, Dallas, TX 75285-1001
18702551	+EDI: CITICORP.COM Aug 27 2019 03:28:00	Citi, P.O. Box 6062, Sioux Falls, SD 57117-6062
18702550	+EDI: CITICORP.COM Aug 27 2019 03:28:00	Citi, P.O. Box 6004, Sioux Falls, SD 57117-6004
18702561	+E-mail/Text: bankruptcynotification@ftr.com Aug 26 2019 23:47:53	Frontier Communications, P.O. Box 740407, Cincinnati, OH 45274-0407
18702546	+EDI: HFC.COM Aug 27 2019 03:28:00	HSBC Retail Services, P.O. Box 49353, San Jose, CA 95161-9353
18702542	EDI: IRS.COM Aug 27 2019 03:28:00	Internal Revenue Service, Department of the Treasury, Cincinnati, OH 45999
18702552	+EDI: HCA2.COM Aug 27 2019 03:28:00	Las Colinas Medical Center, 6800 N. MacArthur Blvd., Irving, TX 75039-2422
18702553	+EDI: RMSC.COM Aug 27 2019 03:28:00	Lowe's, P.O. Box 965003, Orlando, FL 32896-5003
18702543	+EDI: MID8.COM Aug 27 2019 03:28:00	Midland Funding, 8875 Aero Drive, San Diego, CA 92123-2255
18702541	+EDI: DRIV.COM Aug 27 2019 03:28:00	Santander Consumer, USA, P.O. Box 660633, Dallas, TX 75266-0633
18702555	+EDI: DRIV.COM Aug 27 2019 03:28:00	Santander Consumer, USA, P.O. Box 961245, Fort Worth, TX 76161-0244
18702558	+EDI: WFFC.COM Aug 27 2019 03:28:00	Wells Fargo, P.O. Box 30086, Los Angeles, CA 90030-0086

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

18702548    ##+Best Buy Credit Services, P.O. Box 688910, Des Moines, IA 50368-8910

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 28, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0539-3

User: mmathews  
Form ID: 309A

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Aug 26, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2019 at the address(es) listed below:

Diane G. Reed dgrtrustee@bcylawyers.com, TX03@ecfcbis.com  
United States Trustee ustpreion06.da.ecf@usdoj.gov

TOTAL: 2